IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN THE BANKRUPTCY MATTER OF:			Chapter 13 No. 17-1 Judge Carol A. Doyle					
Kareem Hall	Debtor(s)	J	auge	Car	oi A. I	Doyle		

NOTICE OF MOTION FOR AUTHORIZATION TO ENTER INTO LOAN MODIFICATION

To: Kareem Hall
60 W. 144th St.
Riverdale, IL 60827

Chicago, IL 60603

Tom Vaughn
Street, Suite
The Semrad Law Firm,
LLC
Chicago, IL 60603

20 S. Clark, 28th Floor
Chicago, IL 60603

PLEASE TAKE NOTICE that on September 4, 2018 at 9:30 a.m., or as soon thereafter as counsel may be heard, I shall appear before the Honorable Carol A. Doyle in the Dirksen Federal Courthouse, Room 742, Dirksen United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604, and present the attached motion, at which time and place you may appear if you wish.

/s/Ross Brand Ross Brand

PROOF OF SERVICE

I, the undersigned, an attorney, certify that I served the Debtor(s) by regular mail at the address above, and Rigoberto Garcia and Tom Vaughn through the Court ECF system on or before August 28, 2018.

/s/Ross Brand Ross Brand

Ross Brand, Kluever and Platt, LLC 150 N. Michigan Ave., Ste. 2600 Chicago, IL 60601

IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN THE BANKRUPTCY MATTER OF:		Chapter	: 13	No.	17-17358
Kareem Hall		Judge	Ca	arol A.	Doyle
Debtor(s)					

MOTION FOR AUTHORIZATION TO ENTER INTO LOAN MODIFICATION

Select Portfolio Servicing, Inc., as servicing agent for The Bank of New York Mellon as Trustee for CWABS, Inc. Asset-Backed Certificates, Series 2006-11, ("Movant"), hereby moves this Court, for entry of an Order Authorizing the Debtor to Enter Into a Loan Modification of the Mortgage with respect to the property located at 60 W. 144th St., Riverdale, IL, 60827, (the "Property"), and in support of this Motion, Movant respectfully states:

- 1. Debtor filed a petition under Chapter 13 of the United States Bankruptcy Code on 6/6/2017.
 - 2. Debtor(s) Chapter 13 Plan was confirmed on 11/7/2017.
 - 3. The parties have agreed to the terms for the loan modification attached hereto.
- 4. The current principal balance is \$50,190.75 at 6.725% interest, with a monthly principal and interest payment of \$379.39.
- 5. Under the proposed modification, the new principal balance will be \$60,644.83 at fixed 4.000% interest rate, with an initial principal and interest payment of \$185.40.
- 6. \$16,283.63 of the new principal balance will be non-interest bearing and will be due on the earlier of the payoff of the interest bearing principal, transfer of the property or the maturity date of July 1, 2039.

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7. Movant is not seeking reimbursement from the Debtor of any fees or costs related to the filing of the instant Motion.

WHEREFORE, Movant prays that this Court issue an Order Authorizing Debtor to enter into the loan Modification with Select Portfolio Servicing, Inc., as servicing agent for The Bank of New York Mellon as Trustee for CWABS, Inc. Asset-Backed Certificates, Series 2006-11, and for such other relief as the Court deems proper.

Select Portfolio Servicing, Inc., as servicing agent for The Bank of New York Mellon as Trustee for CWABS, Inc. Asset-Backed Certificates, Series 2006-11

/s/ Ross Brand

Ross Brand Kluever and Platt, LLC 150 N. Michigan Ave., Ste. 2600 Chicago, IL 60601